

H-4(D)—Variable-Rate Model Clauses

Your new interest rate will be _____%, which is based on an index value of _____%.

Your previous interest rate was _____%, which was based on an index value of _____%.

[The new interest rate does not reflect a change of _____ percentage point in the index value which was not added because of _____.]

[The new payment will be \$_____.]

[Your new loan balance is \$_____.]

[Your (new) (existing) payment will not be sufficient to cover the interest due and the difference will be added to the loan amount. The payment amount needed to pay your loan in full by the end of the term at the new interest rate is \$_____.]

[The following interest rate adjustments have been implemented this year without changing your payment: _____.]

These interest rates were based on the following index values: _____.]